

Information to identify the case:

James M. Castello

Debtor 1: James M. Castello
 First Name: James Middle Name: M Last Name: Castello

Debtor 2: _____
 (Spouse, if filing) First Name: _____ Middle Name: _____ Last Name: _____

United States Bankruptcy Court: District of New Jersey

Case number: 24-11693-MBK

Social Security number or ITIN: xxx-xx-0981
 EIN: _____

Social Security number or ITIN: _____
 EIN: _____

Date case filed for chapter: 13 2/22/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	James M. Castello	
2. All other names used in the last 8 years		
3. Address	212 Millstone Rd. Millstone Township, NJ 08535	
4. Debtor's attorney Name and address	Jonathan Goldsmith Cohen I. Mark Cohen Law Group 1 Executive Drive Suite 6 Tinton Falls, NJ 07701	Contact phone (732) 741-9500 Email: jgc@imclawgroup.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/20/24
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED AN AMENDMENT TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	March 21, 2024 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 807 540 1358, Click on JOIN using passcode 8954134040, or call 1-609-766-9830
		For additional meeting information go to https://www.justice.gov/ust/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 5/20/24
	Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 5/19/24 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 4/24/24 at 10:00 AM , Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		

In re:

James M. Castello

Debtor

Case No. 24-11693-MBK

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Mar 20, 2024

Form ID: 309I

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2024:

Recip ID	Recipient Name and Address
db	James M. Castello, 212 Millstone Rd., Millstone Township, NJ 08535-8512
520170600	PNC Financial, Pnc Cb Investigations, Cleveland, OH 44101
520170602	State of New Jersey Division of Taxation, PO Box 261, Trenton, NJ 08695-0261

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jgc@imclawgroup.com	Mar 20 2024 20:51:00	Jonathan Goldsmith Cohen, I. Mark Cohen Law Group, 1 Executive Drive Suite 6, Tinton Falls, NJ 07701
tr	Email/Text: bnc@russotrustee.com	Mar 20 2024 20:52:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 20 2024 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 20 2024 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520170604	+ Email/Text: bankruptcycare@affinityfcu.com	Mar 20 2024 20:52:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
520178106	+ Email/Text: rmcdowell@slgcollect.com	Mar 20 2024 20:51:00	Affinity Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
520170581	+ Email/Text: bankruptcycare@affinityfcu.com	Mar 20 2024 20:52:00	Affinity Federal Credit Union, 73 Mountain View Blvd, Basking Ridge, NJ 07920-2332
520170582	+ EDI: CAPITALONE.COM	Mar 21 2024 00:42:00	Cap1/wsi, Po Box 31293, Salt Lake City, UT 84131-0293
520170583	+ EDI: CAPITALONE.COM	Mar 21 2024 00:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520170585	+ EDI: CAPITALONE.COM	Mar 21 2024 00:42:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520170587	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 20 2024 20:52:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
520170589	+ EDI: CITICORP	Mar 21 2024 00:43:00	Citi Card/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
520170588	+ EDI: CITICORP	Mar 21 2024 00:43:00	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040

District/off: 0312-3

User: admin

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Date Rcvd: Mar 20, 2024

Form ID: 309I

Total Noticed: 30

520190730	EDI: DISCOVER	Mar 21 2024 00:42:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520178370	EDI: DISCOVER	Mar 21 2024 00:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520170592	+ EDI: DISCOVER	Mar 21 2024 00:42:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520170590	+ EDI: DISCOVER	Mar 21 2024 00:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520170594	Email/Text: bankruptcycourts@equifax.com	Mar 20 2024 20:51:00	Equifax, PO Box 740241, Atlanta, GA 30374
520170595	^ MEBN	Mar 20 2024 20:51:49	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
520170596	EDI: IRS.COM	Mar 21 2024 00:43:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520170605	Email/Text: camanagement@mtb.com	Mar 20 2024 20:52:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520170597	Email/Text: camanagement@mtb.com	Mar 20 2024 20:52:00	M & T Bank, Po Box 900, Millsboro, DE 19966
520170599	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2024 20:51:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
520170606	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2024 20:51:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
520170601	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2024 20:51:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
520170603	Email/Text: DASPUBREC@transunion.com	Mar 20 2024 20:51:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
520171327	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Mar 20 2024 21:00:39	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520170598		M1/Deserve Celtic Bank
520170584	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520170586	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520170593	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520170591	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date Recd: Mar 20, 2024

Form ID: 309I

Total Noticed: 30

Date: Mar 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed below:

Name	Email Address
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Albert Russo	docs@russotrustee.com
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Jonathan Goldsmith Cohen	on behalf of Debtor James M. Castello imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
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U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov
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TOTAL: 3